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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference FP17362:RJW	FOR FURTHER ACTION	See Notification of Transmittal of International Preliminary Examination Report (Form.PCT/IPEA/416).
International Application No. PCT/AU2003/000255	International Filing Date (day/month/year) 28 February 2003	Priority Date (day/month/year) 4 March 2002
International Patent Classification (IPC) or national classification and IPC Int. Cl. 7 G06F 17/60		
Applicant CREATIVE ON-LINE TECHNOLOGIES LIMITED et al		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.
2. This REPORT consists of a total of 5 sheets, including this cover sheet.

This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of 4 sheet(s).

3. This report contains indications relating to the following items:

- I Basis of the report
- II Priority
- III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- IV Lack of unity of invention
- V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI Certain documents cited
- VII Certain defects in the international application
- VIII Certain observations on the international application

Date of submission of the demand 3 October 2003	Date of completion of the report 22 June 2004
Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pat@ipaaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized Officer Stephen Lee Telephone No. (02) 6283 2205

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/AU2003/000255

I. Basis of the report

1. With regard to the elements of the international application:^{*}
 - the international application as originally filed.
 - the description, pages 1-4, 5-10, 12-21 as originally filed,
pages , filed with the demand,
pages 4A, 11, received on 10 June 2004 with the letter of 10 June 2004
 - the claims, pages 22-28, as originally filed,
pages , as amended (together with any statement) under Article 19,
pages , filed with the demand,
pages 29, 30 received on 10 June 2004 with the letter of 10 June 2004
 - the drawings, pages 1-16, as originally filed,
pages , filed with the demand,
pages , received on with the letter of
 - the sequence listing part of the description:
pages , as originally filed
pages , filed with the demand
pages , received on with the letter of
2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.
These elements were available or furnished to this Authority in the following language which is:
 - the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
 - the language of publication of the international application (under Rule 48.3(b)).
 - the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).
3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:
 - contained in the international application in written form.
 - filed together with the international application in computer readable form.
 - furnished subsequently to this Authority in written form.
 - furnished subsequently to this Authority in computer readable form.
 - The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
 - The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished
4. The amendments have resulted in the cancellation of:
 - the description, pages
 - the claims, Nos.
 - the drawings, sheets/fig.
5. This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).^{**}

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report

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III. Non-establishment of opinion with regard to novelty, inventive step and industrial applicability

1. The questions whether the claimed invention appears to be novel, to involve an inventive step (to be nonobvious), or to be industrially applicable have not been examined in respect of:

 the entire international application, claims Nos. 51-71

because:

the said international application, or the said claims Nos. relate to the following subject matter which does not require an international preliminary examination (*specify*):

the description, claims or drawings (*indicate particular elements below*) or said claims Nos. are so unclear that no meaningful opinion could be formed (*specify*):

the claims, or said claims Nos. are so inadequately supported by the description that no meaningful opinion could be formed.

no international search report has been established for said claim Nos. 50-71

2. A meaningful international preliminary examination cannot be carried out due to the failure of the nucleotide and/or amino acid sequence listing to comply with the standard provided for in Annex C of the Administrative Instructions:

the written form has not been furnished or does not comply with the standard.

the computer readable form has not been furnished or does not comply with the standard.

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V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**1. Statement**

Novelty (N)	Claims 1-49	YES
	Claims	NO
Inventive step (IS)	Claims 1-49	YES
	Claims	NO
Industrial applicability (IA)	Claims 1-49	YES
	Claims	NO

2. Citations and explanations (Rule 70.7)Novelty and Inventive Step Claims 1-49

US 6332134
WO 01/45008
US 6029150
US 6000832
WO 98/40809

When read by a person skilled in the art none of the citations either individually or in obvious combination discloses all the features of the claims above. Consequently the claims are novel and involve an inventive step in the light of the citations.

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VIII. Certain observations on the international application

The following observations on the clarity of the claims, description, and drawings or on the question whether the claims are fully supported by the description, are made:

Note There is no claim 50 in the application.

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[0023A] Preferably the transaction request identification is a string of characters. Preferably the transaction request identification is a randomly generated string of characters.

[0023B] According to another aspect of the invention there is provided a method of conducting an on-line financial transaction comprising the steps of:

registering a user with a transaction manager;

providing the user with a transaction identification code;

identifying the user to the transaction manager by the user providing the identification code to the transaction manager for verification, and when verified providing the user with a single use transaction code;

requesting a financial transaction including the user providing the transaction code; and

verifying the identify of the user from the transaction code, and when verified authorising the financial transaction.

[0023C] Preferably the identification code comprises a login code and a password. Preferably the identification code is associated with banking information of the user, which is stored by the transaction manager.

[0023D] Preferably the transaction code is generated by the transaction manager. Preferably the transaction code is related to the identification code.

[0023E] Preferably the user requests the transaction from a third party. Preferably the third party is a merchant. Preferably the transaction is for the purchase of a good or service from the merchant. Alternatively the third party is a financial institution.

[0023F] Preferably the user provides the third party with the transaction code as a part of the request. Preferably the transaction code is provided to the transaction manager by the third party. Preferably the value of the financial transaction is provided to the transaction manager by the third party.

[0023G] Preferably if the financial transaction is authorised an Electronic Funds Transfer (EFT) request is sent to a financial institution according to the banking information stored by the transaction manager. Preferably the EFT request is for the transfer of the value of the transaction from the user according to the user's banking information to the third party. Preferably a check is performed prior to authorising the transaction as to whether the transaction is allowed to proceed. Preferably the transaction is allowed to proceed if sufficient funds are available to cover the amount of the transaction. Alternatively a check is performed as part of the EFT as to whether there are sufficient funds available to perform the EFT. Preferably the transaction manager is notified of the success of the EFT.

[0023H] Preferably the transaction manager provides a confirmation to the third party of success of the financial transaction.

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[0042] A user 14 may have more than one financial institution account linked to the transaction manager account. In this case the user 14 provides all the banking information required for the additional accounts and the transaction manager 12 seeks validation with each financial institution. Typically one financial institution's account will be nominated as a primary account.

[0043] In order to undertake a financial transaction the user 14 must then request at least one transaction request identification, also referred to as a transaction identification number, transaction identification code or transaction identifier. The purpose of the transaction identifier includes identifying the user to the transaction manager on a transaction by transaction basis, as will be described in more detail below. The transaction identification number need not be strictly a number, it could be a character string, but will usually be converted into a binary number. The transaction identifier should be treated confidentially, like other passwords, until it is used.

[0044] For each transaction that the user 14 wishes to make a request must be made for a transaction identification number or a request for a plurality of transaction identification numbers must be made. The user 14 need not do this straight away. The user 14 may request additional transaction identification numbers at any time.

[0045] If the user has more than one financial institution account related to the transaction manager account, the financial institution account used in the transaction needs to be specified. This can occur at the time the transaction identification number is issued, so that the request for the transaction identification number includes nomination of the financial institution account. Thus use of the transaction identification number will result in the nominated financial institution account being used. However the preferred option is to allow the user to choose the account at the time of purchase. This method will be described in more detail below.

[0046] Prior to or when the user 14 decides to make a purchase, the user sends a request for one or more transaction identification numbers to the transaction manager 12. The transaction manager 12 then provides the requested number of transaction identification numbers to the user 14. A single transaction identification number is used for each purchase. It is provided to a merchant 16 usually by entering it in a checkout form of the merchant's website, but other methods may be employed, such as download from a personal device, such as a smart card, a Personal Digital Assistant, handheld computer, mobile phone, etc. A transaction cannot take place until a transaction identification number is issued and has been given to the merchant.

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51. A method according to claim 1, wherein the transaction request identification is a string of characters.
52. A method according to claim 1, wherein the transaction request identification is a randomly generated string of characters.
53. A method of conducting an on-line financial transaction comprising the steps of:
registering a user with a transaction manager;
providing the user with an identification code;
identifying the user to the transaction manager by the user providing the identification code to the transaction manager for verification, and when verified providing the user with a single use transaction code;
requesting a financial transaction including the user providing the transaction code;
verifying the identity of the user from the transaction code, and when verified authorising the financial transaction.
54. A method according to claim 53, wherein the identification code comprises a login code and a password.
55. A method according to claim 53, wherein the identification code is associated with banking information of the user, which is stored by the transaction manager.
56. A method according to claim 53, wherein the transaction code is generated by the transaction manager.
57. A method according to claim 53, wherein the transaction code is related to the identification code.
58. A method according to claim 53, wherein the user requests the transaction from a third party.
59. A method according to claim 58, wherein the third party is a merchant.
60. A method according to claim 59, wherein the transaction is for the purchase of a good or service from the merchant.

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61. A method according to claim 58, wherein the third party is a financial institution.
62. A method according to claim 58, wherein the user provides the third party with the transaction code as a part of the request.
63. A method according to claim 58, wherein the transaction code is provided to the transaction manager by the third party.
64. A method according to claim 53, wherein the value of the financial transaction is provided to the transaction manager by the third party.
65. A method according to claim 53, wherein if the financial transaction is authorised an Electronic Funds Transfer (EFT) request is sent to a financial institution according to the banking information stored by the transaction manager.
66. A method according to claim 65, wherein the EFT request is for the transfer of the value of the transaction from the user according to the user's banking information to the third party.
67. A method according to claim 53, wherein a check is performed prior to authorising the transaction as to whether the transaction is allowed to proceed.
68. A method according to claim 67, wherein the transaction is allowed to proceed if sufficient funds are available to cover the amount of the transaction.
69. A method according to claim 65, wherein a check is performed as part of the EFT as to whether there are sufficient funds available to perform the EFT.
70. A method according to claim 69, wherein the transaction manager is notified of the success of the EFT.
71. A method according to claim 58, wherein the transaction manager provides a confirmation to the third party of success of the financial transaction.